

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kaylee N. Houser
Debtor

Case No. 25-01223-MJC
Chapter 7

District/off: 0314-4
Date Rcvd: Aug 14, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2025:

Recip ID	Recipient Name and Address
db	+ Kaylee N. Houser, 2630 Waldman Drive, Apt. #9, Williamsport, PA 17701-2948
5708778	+ Geno G. Ginoble, 1607 Log Run Road, Williamsport PA 17701-8835
5708783	++ PENNSYLVANIA OFFICE OF ATTORNEY GENERAL, ATTN ATTENTION FINANCIAL ENFORCEMENT SECTION, STRAWBERRY SQUARE, 15TH FLOOR, HARRISBURG PA 17120-0001 address filed with court:, Office of Attorney General, Financial Enforcement Section, Strawberry Square 14th Fl, Harrisburg PA 17120

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5708770	+ Email/PDF: bncnotices@becket-lee.com	Aug 14 2025 19:04:05	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso TX 79998-1535
5708771	+ EDI: BANKAMER	Aug 14 2025 22:43:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa FL 33634-2413
5708772	+ EDI: CAPITALONE.COM	Aug 14 2025 22:43:00	Cap1/kohls, Attn: Bankruptcy, Po Box 3043, Milwaukee WI 53201-3043
5708773	+ EDI: CAPITALONE.COM	Aug 14 2025 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
5708774	+ EDI: WFNNB.COM	Aug 14 2025 22:43:00	Comenity/Carter, Attn: Bankruptcy, Po Box 182125, Columbus OH 43218-2125
5708775	+ EDI: WFNNB.COM	Aug 14 2025 22:43:00	Comenity/ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus OH 43218-2125
5708776	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 14 2025 18:48:00	Dept Of Education/neln, Po Box 82561, Lincoln NE 68501-2561
5708777	+ EDI: DISCOVER	Aug 14 2025 22:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany OH 43054-3025
5708780	^ MEBN	Aug 14 2025 18:43:41	KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia PA 19106-1538
5708779	+ Email/Text: bankruptcy.us@klarna.com	Aug 14 2025 18:47:00	Klarna, 800 N High St Ste 400, Columbus OH 43215-1430
5708781	Email/Text: camanagement@mtb.com	Aug 14 2025 18:47:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo NY 14240
5708782	+ Email/Text: Unger@Members1st.org	Aug 14 2025 18:47:00	Members 1st FCU, Attn: Bankruptcy, Po Box 8893, Camo Hill PA 17001-8893
5708784	+ Email/Text: bkrgeneric@penfed.org	Aug 14 2025 18:47:00	Pentagon Federal Credit Union, Attn: Bankruptcy, 2930 Eisenhower Avenue, Alexandria VA 22314-4557

5708785	+ EDI: SYNC	Aug 14 2025 22:43:00	Synch/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando FL 32896-5060
5708786	+ EDI: SYNC	Aug 14 2025 22:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando FL 32896-5060
5708787	+ EDI: SYNC	Aug 14 2025 22:43:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando FL 32896-5060
5708788	+ EDI: SYNC	Aug 14 2025 22:43:00	Synchrony/Lowes, Attn Bankruptcy, P O Box 965060, Orlando FL 32896-5060
5708789	+ EDI: SYNC	Aug 14 2025 22:43:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando FL 32896-5064
5708790	+ EDI: WTRRNBNK.COM	Aug 14 2025 22:43:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis MN 55440-9475

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfcbis.com
Lisa A Rynard	on behalf of Debtor 1 Kaylee N. Houser larynard@larynardlaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Kaylee N. Houser**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 4:25-bk-01223-MJC

Social Security number or ITIN xxx-xx-8541

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kaylee N. Houser

By the
court:

8/14/25



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.